

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 2/1/12 and was converted to a case under chapter 7 on 5/24/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Thomas Joseph Falls
1604 Hawthorne Drive
Chesapeake, VA 23325

Case Number: 12-70416-SCS
Office Code: 2

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-3837

Attorney for Debtor(s) (name and address):

Tommy C. Smith III
Law Offices of Tom C. Smith
1600 Virginia Beach Boulevard
Virginia Beach, VA 23454-4631
Telephone number: (757) 428-3481

Bankruptcy Trustee (name and address):

Carolyn L. Camardo
Chapter 7 Trustee
5101 Cleveland Street, Suite 200
Virginia Beach, VA 23462
Telephone number: (757) 490-2200

Meeting of Creditors:

Date: 6/25/13

Time: 03:00 PM

Location: Office of the U.S. Trustee, 200 Granby Street, Room 120, Norfolk, VA 23510

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
8/26/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

600 Granby St., Room 400
Norfolk, VA 23510

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: May 29, 2013

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Norfolk. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Norfolk. See address on front side of this notice.

— — Refer to Other Side for Important Deadlines and Notices — —

LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.

PHOTOCOPIES: May be obtained by contacting Creative Assistant at (757) 624-9990 or by fax at (757) 624-9998.

PAYMENT OF FEES FOR NEWPORT NEWS CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:

Newport News: non-debtor's check, money order, cashier's check or any authorized non-debtor's credit card; for security reasons, no cash accepted at Newport News location.

Norfolk: same as above; however cash is accepted.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <http://vaeb.uscourts.gov/ebn/index.htm> or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Thomas Joseph Falls
 Debtor

Case No. 12-70416-SCS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-8

User: jonesmoz
 Form ID: B9A

Page 1 of 3
 Total Noticed: 26

Date Rcvd: May 29, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2013.

db +Thomas Joseph Falls, 1604 Hawthorne Drive, Chesapeake, VA 23325-3848
 aty +Patti H. Bass, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,
 Tucson, AZ 85712-1083
 aty +Steven L. Brown, Wolcott Rivers Gates, Convergence Center IV, 301 Bendix Road, Suite 500,
 Virginia Beach, VA 23452-1388
 11215929 +CAPITAL ONE, N.A., by PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907
 11209646 +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
 Tucson, AZ 85712-1083
 10948033 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focused Recovery Solutions, 9701 Metropolitan Court,
 Richmond, VA 23236-3662)
 10948036 +Joseph T. Falls, Sr., 1604 Hawthorne Drive, Chesapeake, VA 23325-3848
 10948037 +Joseph Thomas Falls Sr., 1604 Hawthorne Drive, Chesapeake, VA 23325-3848
 10948039 Metlife, PO Box 71093, Charlotte, NC 28272-1093
 10948040 +One Main Financial, 300 St. Paul Pl., Baltimore, MD 21202-2120
 10948042 Peter Beck MD, c/o ICS Systems Collect., PO Box 64378, Saint Paul, MN 55164-0378

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bankruptcy@tomcsmith.com May 30 2013 02:32:47 Tommy C. Smith, III,
 Law Offices of Tom C. Smith, 1600 Virginia Beach Boulevard, Virginia Beach, VA 23454-4631
 tr +EDI: BCLCAMARDO.COM May 30 2013 02:33:00 Carolyn L. Camardo, Chapter 7 Trustee,
 5101 Cleveland Street, Suite 200, Virginia Beach, VA 23462-6577
 cr EDI: RECOVERYCORP.COM May 30 2013 02:33:00 GE Capital Retail Bank c/o Recovery Management Sys,
 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 10948032 +E-mail/Text: mwood@bayportcu.org May 30 2013 03:08:45 Bayport FCU, 3711 Huntington Avenue,
 Newport News, VA 23607-2710
 10948034 +EDI: HFC.COM May 30 2013 02:33:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
 11026061 +EDI: BASSASSOC.COM May 30 2013 02:33:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 10948035 +EDI: HFC.COM May 30 2013 02:33:00 HSBC/Best Buy, PO Box 5253, Carol Stream, IL 60197-5253
 10948038 +E-mail/Text: ebnsterling@weltman.com May 30 2013 02:38:50 Kay Jewelers, 375 Ghent Road,
 Akron, OH 44333-4600
 11076915 EDI: RESURGENT.COM May 30 2013 02:33:00 LVNV Funding LLC its successors and assigns as,
 assignee of OneMain Financial, Inc, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 10984926 +E-mail/Text: mwood@bayportcu.org May 30 2013 03:08:45
 Newport News Shipbuilding Emp Credit Union, Inc, d/b/a BayPort Credit Union,
 3711 Huntington Avenue, Newport News, VA 23607-2795
 10948041 +E-mail/Text: colleen.atkinson@rmscollect.com May 30 2013 03:09:09 Patient First,
 c/o Receivables Management, 7206 Hull Street Rd. Ste 211, Richmond, VA 23235-5826
 10991223 EDI: Q3G.COM May 30 2013 02:33:00 Quantum3 Group LLC as agent for,
 World Financial Network National Bank, PO Box 788, Kirkland, WA 98083-0788
 11057973 EDI: RECOVERYCORP.COM May 30 2013 02:33:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 10965397 +E-mail/Text: BKRMailOps@weltman.com May 30 2013 03:11:51 Sterling Inc. dba Kay Jewelers,
 c/o Weltman, Weinberg & Reis, Co., LPA, P.O. Box 93784, Cleveland, OH 44101-5784
 10948043 EDI: WFNNB.COM May 30 2013 02:33:00 Value City, PO Box 182789, Columbus, OH 43218-2789
 TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Newport News Shipbuilding Employees Credit Union d
 cr* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200,
 Tucson, AZ 85712-1083

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-8

User: jonesmoz
Form ID: B9A

Page 2 of 3
Total Noticed: 26

Date Rcvd: May 29, 2013

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0422-8

User: jonesmoz
Form ID: B9A

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Total Noticed: 26

Date Rcvd: May 29, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2013 at the address(es) listed below:

Carolyn L. Camardo ch7clc@hjlaw.com, va05@ecfcbis.com
Patti H. Bass on behalf of Creditor HSBC Bank Nevada, N.A. ecf@bass-associates.com
Steven L. Brown on behalf of Creditor Newport News Shipbuilding Employees Credit Union d/b/a
BayPort Credit Union, Inc. brown@wolriv.com
Tommy C. Smith, III on behalf of Debtor Thomas Joseph Falls bankruptcy@tomcsmith.com
TOTAL: 4